

Stephen H. Perron  
Christine M. Jackson  
1235 East 106<sup>th</sup> Street  
Indianapolis, IN 46280

## Exhibit J

SENT VIA CERTIFIED MAIL

April 27, 2011

Chase Home Finance  
In re: Qualified Written Request  
P.O. Box 183166  
Columbus, OH 43218-3166

**Re: Second Qualified Written Request**  
**Chase Loan number: [REDACTED] 0338**  
**Borrowers: Stephen H. Perron & Christine M Jackson**  
1235 East 106<sup>th</sup> Street  
Indianapolis, IN 46280

Dear Sir;

Please treat this letter as a "**qualified written request**" under the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. Section 2605(e). Chase did not appropriately respond to our Qualified Written Request (QWR) which was dated January 10, 2011 and received by Chase on January 12, 2011, therefore, Chase has violated RESPA. As stated previously, in February of 2009, Chase made an unauthorized disbursement in the amount of \$1,422.00 from our escrow account. Chase failed to credit our December 2010 payment, placed our December 2010 payment in a suspense account causing the computer system to generate default fees to our account, took funds from our December 2010 payment held in the suspense account and paid itself fees to which it was not entitled. Chase has sent us a Notice of Intent to Accelerate and Foreclose and has submitted negative account information to the credit bureaus causing the inability to obtain credit and/or reasonable credit both for our personal and business purposes, in addition, to causing mental anguish, embarrassment and humiliation. Pursuant to RESPA, we are entitled to three (3) times the amount of our actual damages which are significant.

We request the following to resolve our claims without litigation:

1. A complete financial history from **February 1, 2011** to present, including the amount of the payment, the date received, the date posted to the account, how the payment was applied or credited (indicating the portion, if any, applied or credited to principal, interest, escrow or suspense), and the month to which the payment was applied, along with an explanation of each transaction code used.

QWR of Perron/Jackson  
Loan No.: 1976670338

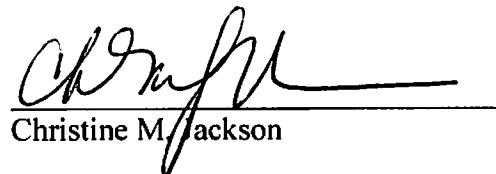
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2. The amount, payment date, purpose, and recipient of all fees and expenses associated with the loan, including late charges, NSF check charges, appraisal, property inspection/preservation, legal fees, and other expenses or costs that have been charged, assessed or associated with the loan account from November 1, 2010 to present, **including any fee or escrow schedules maintained for the loan or any other financial compilation or summaries maintained** regarding the loan from November 1, 2010 to present. Please provide the **loan fees and costs schedule** for our account.
3. **Please state the name, address and phone number of the entity that received \$1,422.00 from our escrow account in February 2009.**
4. Compensation in the amount of **\$330,000.00 for damages** caused by Chase's improper handling of our QWR, correction of our credit reports to reflect that our account is and has always been current.

Please mail the requested documents and check to: Stephen H. Perron & Christine M. Jackson, 1235 E. 106<sup>th</sup> Street, Indianapolis, IN 46280.



Stephen H. Perron



Christine M. Jackson

4-27-2011  
Date

1235 E. 106<sup>th</sup> Street  
Indianapolis, IN 46280



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